	Application No.	Applicant(s)
Notice of Allowability	09/394,143	TURGEON, PAUL CHARLES
	Examiner	Art Unit
	Calvin L. Hewitt II	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to <u>communication with Applicant's Representative on 2-6-07</u>.

2. ☒ The allowed claim(s) is/are <u>17,18,21-23,25,30 and 31</u>.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None of the:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

      1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____.

Status of Claims

1.   An examiner's amendment to the record appears below. Should the

changes and/or additions be unacceptable to applicant, an amendment may be

filed as provided by 37 CFR 1.312. To ensure consideration of such an

amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone

interview with Patrick Boucher on 6 February 2007.

2.   The Application has been amended as follows-

Claims 1, 2, 7, 8, 10-12 and 29 have been canceled.

17.   (Currently Amended) A method for providing financial services over

a public network accessible by a plurality of customers via respective

network access devices with modems and over a private network

accessible by a plurality of financial institutions via computers with

modems, said financial institutions maintaining respective financial

accounts for said plurality of customers, at least some of said financial

accounts being maintained at different ones of said financial institutions,

said method comprising:

for each customer,

receiving a computer-readable portable storage medium by a

computer interfaced with a respective one of the network access devices

to initiate a financial transaction;

retrieving encrypted information from [a] the computer-readable

portable storage medium [with a] by the computer [interfaced with a

respective one of the network access devices], the encrypted information

identifying said each customer's financial account and including a first

identifier;

receiving a second identifier from said each customer [with] by the

computer;

decrypting the encrypted information to retrieve the first identifier and

[to identify] identifying the customer's financial account [with] by a

decryption processor;

re-encrypting the first identifier [with] by the decryption processor;

combining the re-encrypted first identifier with the second identifier to

generate a request message [with] by the decryption processor; [and]

transmitting the request message for authorization of the financial

transaction over the private network to a one of the financial institutions

that maintains the customer's financial account; and

receiving authorization of the financial transaction in response to the

request message over the private network for the one of the financial

institutions.

21.   (Currently Amended) The method according to Claim 17, wherein

said computer-readable portable storage medium has unencrypted information

that includes an audio message pertaining to said one of the financial institutions,

the method further comprising playing said audio message with the decryption

processor.

22.   (Currently Amended) The method according to Claim 17, wherein

said computer-readable portable storage medium has unencrypted information

that includes advertising information pertaining to said one of the financial

institutions, the method further comprising displaying said advertising information

with the decryption processor.

3.   Claims 17, 18, 21-23, 25, 30 and 31 have been examined.

Reasons for Allowance

4.   Claims 17, 18, 21-23, 25, 30 and 31 have been allowed.

The present invention is directed to secure financial transactions. Securing

card based financial transactions are old and well known. For example, Elander

et al. (US 4,500,750) disclose authorizing a bank card transaction using a PIN, a

re-encrypted PIN, user ID, and user account numbers ('750, column/line 1/5-

2/15). Brachtl et al. (US 4,755,940) teach storing a first identifier on a portable

recording medium ('940, column 6, lines 53-64), receiving a second identifier

from a user ('940, column 5, lines 5-30) and authorization a transaction based on

the first and second identifier ('940, column 5, lines 5-30). Elrick et al. (US

5,661,285) disclose storing a user PIN and account information in encrypted form

on a card with memory ('285, column 2, lines 33-45). Johnson et al. (US

5,228,084) teach decrypting an encrypted PIN and re-encrypting the PIN using

another key ('084, column 4, lines 35-45). However, Johnson et al. do not utilize

a computer readable medium interfaced with a computer wherein the medium

stores encrypted information. Linehan (US 6,327,578) teaches a user with a

portable storage medium ('578, column 7, lines 38-53) sending a request

message comprising a first and second identifier, and authorizing a financial

transaction in response to the request ('578, column 7, lines 20-55). However,

the prior art, does not teach or fairly suggest, singly or in combination, decrypting

encrypted information stored on a portable medium to retrieve a first identifier

and identifying the customer's financial account by a decryption processor, re-encrypting the first identifier, combining the re-encrypted first identifier with a second identifier entered by a customer, and generating a request message from the combination by the decryption processor, transmitting the request to a financial institution and receiving authorization in response to the request.

Conclusion

4.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- "Card Frontiers: Gemplus, Verifone Test Encrypted PIN" Jeffrey Kutler, American Banker, Feb 4, 1998, v 163, Issue 23, p14
- Park discloses smart card that stores a user PIN

5.   Any comments considered necessary by Applicant must be submitted no later that the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

6.   Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Calvin Loyd Hewitt II whose telephone
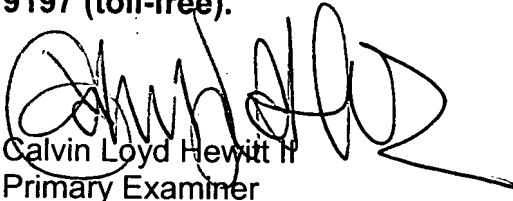
number is (571) 272-6709. The Examiner can normally be reached on Monday-Friday from 8:30 AM-5:00 PM.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Andrew Fischer, can be reached at (571) 272-6779.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see **<http://pair-direct.uspto.gov/>**. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866-217-9197 (toll-free).**

Calvin Loyd Hewitt II
Primary Examiner

February 6, 2007